

Proposed NU Business Name: **MA COMPUTER AND ELECTRIC**



Project identification and prepared by: Md Shirazul Islam,
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAZHARUL ISLAM
Age	:	18-03-1996 (19 Years)
Education, till to date	:	SSC Pass
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Shimlia P.O:: Karimpur P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SHIRINA BEGUM
(iii) Father's name	:	MD ABDUL MANNAN
(iv) GB member's info	:	Branch: Jamuria,Ghatail, Centre # 20(Male), Member ID:1818/2, Group No: 02 Member since: 22-07-2009(6 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 80,000 Outstanding loan: BDT 23,680
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	4 years experience in running business. He has 2 years training.
Other Own/Family Sources of Income	:	Agriculture & Business
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01777486333
Husband Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Degor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MD ABDUL MANNAN joined Grameen Bank since 06 years ago . At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture & business.

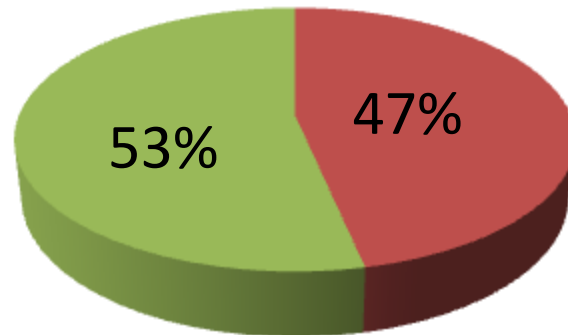
Proposed Nobin Udyokta Business Info

Business Name	:	MA COMPUTER AND ELECTRONICS
Location	:	Jamuraia bajar,Ghatail,Tangail
Total Investment in BDT	:	BDT 1,50,000
Financing	:	Self BDT 70,000 (from existing business) 47% Required Investment BDT 80,000(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Mobile, Mobile accessories and electronics and electrical accessories etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Tangail & Ghatail▪Agreed grace period is 4 months.

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy Bulb(24x210)	5,400		5400
Normal Bulb(11 Dojen x 270)	2,970		2970
Switch(3 Dojen x 148)	744		744
Socket(3 Dojen x 168)	504		504
Wood Board(2 Dojen x 140)	280		280
Charger(2 Dojen x 760)	1,520		1520
Cable (6 coil x 1400)	8,400		8400
Sim card (80 x 120)	9600		9600
Memory card (14 piece x 230)	3220		3220
Anty cutter,Holder,Bed switch,charger,scotch tape,regulator	7362	15000	22362
Flexi load & Bikash	15000	50000	65000
Computer	15000		15000
Mobile (10x1500)		15000	15000
Total	70,000	80,000	150000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 80,000
- Total 150,000

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)		0	0
Electric items & accessories etc.	1500	45000	540000
B-kash & Flexiload	67	2010	24120
Song load	50	1500	18000
Total Sales (A)	1617	48510	582120
Less Variable Expense			
Electric items & accessories etc.	1275	38250	459000
Total variable Expense (B)	1,275	38250	459000
Contribution Margin (CM) [C=(A-B)	342	10260	123120
Less Variable Expense		0	0
Rent		500	6000
Electricity bill		200	2400
Transportation		500	6000
Salary(Self)		4000	48000
Salary(Staff)		0	0
Entertainment		200	2400
Mobile bill		200	2400
Others		100	1200
Total fixed cost (D)		5,700	68400
Net Profit (E)= [C-D]		4560	54720

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2
Revenue(Sales)		0	0	
Electric items & accessories etc.	2000	60000	720000	756000
B-kash & Flexiload	150	4500	54000	56700
Song load	50	1,500	18000	18900
Total Sales (A)	2200	66000	792000	831600
Less Variable Expense				0
Electric items & accessories etc.	1700	51000	612000	642600
Total variable Expense (B)	1,700	51000	612000	642600
Contribution Margin (CM) [C=(A-B)	500	15000	180000	189000
Less Variable Expense		0	0	0
Rent		500	6000	6000
Electricity bill		200	2400	3000
Transportation		700	8400	9000
Salary(Self)		4000	48000	48000
Salary(Staff)		0	0	0
Entertainment		300	3600	5400
Mobile bill		450	5400	1200
Others		100	1200	1200
Total fixed cost (D)		6,250	75000	73800
Net Profit (E)= [C-D]		8750	105000	115200
			48,000	48,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	105000	115200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		57000
	Total Cash Inflow	185000	172720
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	57,000	124720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Quality services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

বিশ্ববিদ্যালয়ের বাইরে

মা কম্পিউটার এন্ড ইলেকট্রিক

প্রোপ্রাইটর

মোঃ  মাজহারুল ইসলাম

এখানে ব্যাটারী, চার্জার, সীমকার্ড, মেমোরিকার্ড এবং
সকল প্রকার ইলেকট্রিক সামগ্রী বিক্রয় করা হয়।

মোবাইল: মাজহারুল- ০১৭৭৭-৪৮৬৩৩৩,

নন্দনগাতি, ভূঞাপুর রোড, ঘাটাইল, টাঙ্গাইল।



banglalink
i'top-up
করা হয়

Arong

Advertisement poster featuring a person's face and text.

Advertisement poster with a yellow background and text.

Advertisement poster with a red heart shape and text.

Advertisement poster with a green background and text.

Advertisement strip with a red and white border and the word 'Arong'.

Advertisement strip with a red and white border and the word 'Arong'.



A man in a dark, striped shirt is sitting behind the counter, looking towards the camera.

A black computer monitor is positioned on the counter to the right of the man.

Shelves behind the counter are filled with various products, including boxes and bags, likely representing different brands or types of goods.

A large yellow poster or notice is hanging on the wall to the left of the shelves.

A white poster or notice is hanging on the wall to the left of the counter.

A blue and white bag with the word 'Arong' is visible in a window cutout on the counter.

A blue and white logo or sign is visible on the counter to the right of the man.

Various items, including a yellow box and a metal container, are visible in a window cutout on the counter.

MS
MB
DMB
TMB
JOMB
SOMB
DOMB
SOMB
TGB
DGB
RGB
SGB

MS	1.00	0.00
MB	1.00	0.00
DMB	1.00	0.00
TMB	1.00	0.00
JOMB	1.00	0.00
SOMB	1.00	0.00
DOMB	1.00	0.00
SOMB	1.00	0.00
TGB	1.00	0.00
DGB	1.00	0.00
RGB	1.00	0.00
SGB	1.00	0.00










স্বতন্ত্র স্মারক - ৯২/১০১৭৩/৯০


 প্রাথমিক স্মারক
 মাদারিহিল পৌরসভা

সহকারী স্মারকের পাশে

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সহকারী স্মারকের পাশে

স্মারক নং: ১২৬০

মাদারিহিল পৌরসভা কার্যালয়
 মাদারিহিল, ঢাকাইল।
ব্রিড লাইসেন্স

স্মারক নং: ১২৬০
 তারিখ: ২/১১/১৩

প্রাপ্তি: ১২৬০
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প্রাপ্তি: ২/১১/১৩
 মাদারিহিল পৌরসভা কার্যালয়
 মাদারিহিল, ঢাকাইল।

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FAMILY PICTURE

